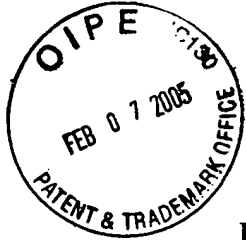


1PW 3625



Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: GREY et al.

Application Serial No.: 09/855,475

Filing Date: May 15, 2001

For: METHOD AND APPARATUS FOR
CONDUCTING A TRANSACTION

)
) Group Art Unit: 3625
)
) Examiner: Zurita, James H.
)
) **AMENDMENT and RESPONSE to**
) **December 1, 2004 Non-Final Office Action**
)
) Attorney Docket No.: I01.036
)
) **PTO Customer Number 48175**
) BMT/IBM
) Five Elm Street
) New Canaan, CT 06840
)
)

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on February 4, 2005.

Dated: February 4, 2005

By:

Edith Martin

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed December 1, 2004, please amend the above-identified application as follows.

Amendments to the claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 8 of this paper.